

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Willie James Phillips, Jr  
Debtor

Case No. 13-01095-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 53

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

db  
4898024 +Willie James Phillips, Jr, 1026 Buttonwood Drive, Harrisburg, PA 17109-5307  
4339746 +Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657  
4272005 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
4272006 +CHASE HOME FINANCE, BANKRUPTCY DEPARTMENT, 3415 VISION DRIVE, COLUMBUS, OH 43219-6009  
4272008 +COLL SVC CENTER, 689 N HERMITAGE RD STE 6, HERMITAGE, PA 16148-3237  
COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,  
HARRISBURG, PA 17121-0946  
4272009 +COMPUTER CREDIT, INC, CLAIM DEPT 083307, 640 W FOURTH STREET, PO BOX 5238,  
WINSTON SALEM, NC 27113-5238  
4370601 CitiFinancial Services, Inc., P.O. Box 70919, Charlotte, NC 28272-0919  
4377966 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009  
4272015 +LOWER PAXTON TOWNSHIP AUTHORITY, 425 PRINCE STREET, HARRISBURG, PA 17109-3053  
4278923 MARINER FINANCE LLC, 8211 TOWN CENTER DR, BALTIMORE, MD 21236-5904  
4272016 +MARINER FINANCE LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904  
4272017 +NCFCU, PO BOX 658, NEW CUMBERLAND, PA 17070-0658  
4272019 +NTB/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4272025 +VA MORTGAGE GUARANTEE, DEPT VETS AFFAIRS, REGIONAL LOAN CENTER, 1240 EAST NINTH STREET,  
CLEVELAND, OH 44199-2001  
4492156 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 14 2018 18:48:04  
Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, FL 33146-1837  
cr +EDI: BASSASSOC.COM Mar 14 2018 22:48:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
cr +EDI: BASSASSOC.COM Mar 14 2018 22:48:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,  
Tucson, AZ 85712-1083  
cr EDI: JEFFERSONCAP.COM Mar 14 2018 22:48:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617  
cr +EDI: PRA.COM Mar 14 2018 22:48:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
4271998 +EDI: AMEREXPR.COM Mar 14 2018 22:48:00 AMEX, PO BOX 297871,  
FORT LAUDERDALE, FL 33329-7871  
4340900 EDI: BECKLEE.COM Mar 14 2018 22:48:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4278051 EDI: AIS.COM Mar 14 2018 22:48:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
4878154 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 14 2018 18:48:04  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
4878153 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 14 2018 18:48:04  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146-1837  
4271999 EDI: CAPITALONE.COM Mar 14 2018 22:48:00 CAP1/BOSCOV, ATTN: BILLING INQUIRIES,  
PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
4272000 EDI: CAPITALONE.COM Mar 14 2018 22:48:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,  
PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
4272002 E-mail/Text: bankruptcy@cashcall.com Mar 14 2018 18:48:08 CASHCALL INC,  
1600 S DOUGLASS ROAD, ANAHEIM, CA 92806  
4313644 +E-mail/Text: bncmail@w-legal.com Mar 14 2018 18:48:00 CASHCALL, INC.,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132  
4331462 +E-mail/Text: bncmail@w-legal.com Mar 14 2018 18:48:00 CERASTES, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4272003 +E-mail/Text: dehartstaff@pamd13trustee.com Mar 14 2018 18:48:04 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4272004 +EDI: CHASE.COM Mar 14 2018 22:48:00 CHASE, 800 BROOKSEDGE BLVD,  
WESTERVILLE, OH 43081-2822  
4272007 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Mar 14 2018 18:48:11 COMM OF PA DEPT L&I,  
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152  
4291766 +EDI: BASSASSOC.COM Mar 14 2018 22:48:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
4272010 +EDI: DISCOVER.COM Mar 14 2018 22:48:00 DISCOVER FINANCIAL SERVICES LLC (p), PO BOX 3025,  
NEW ALBANY, OH 43054-3025  
4274095 EDI: DISCOVER.COM Mar 14 2018 22:48:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4272011 +EDI: RMSC.COM Mar 14 2018 22:48:00 GECRB/ASHFURN, C/O SYNCB/ASHFRN, PO BOX 965064,  
ORLANDO, FL 32896-5064  
4272012 +EDI: RMSC.COM Mar 14 2018 22:48:00 GECRB/LOW, BANKRUPTCY DEPARTMENT, PO BOX 103106,  
ROSWELL, GA 30076-9106  
4272013 EDI: IRS.COM Mar 14 2018 22:48:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4342979 EDI: JEFFERSONCAP.COM Mar 14 2018 22:48:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617

4336236 EDI: RESURGENT.COM Mar 14 2018 22:48:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4272018 +E-mail/Text: bnc@nordstrom.com Mar 14 2018 18:47:45 NORDSTROMFSB, PO BOX 13589, SCOTTSDALE, AZ 85267-3589

4275731 +E-mail/Text: bnc@nordstrom.com Mar 14 2018 18:47:45 Nordstrom fsb, P.O. Box 6566, Englewood, CO 80155-6566

4272020 EDI: AGFINANCE.COM Mar 14 2018 22:48:00 ONEMAIN FINANCIAL, PO BOX 6042, SIOUX FALLS, SD 57117-6042

4272021 +E-mail/Text: CDuffy@pinnaclehealth.org Mar 14 2018 18:47:49 PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353

4342081 EDI: PRA.COM Mar 14 2018 22:48:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4508039 EDI: PRA.COM Mar 14 2018 22:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

4508040 EDI: PRA.COM Mar 14 2018 22:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

4272022 +E-mail/Text: bankruptcynotices@psecu.com Mar 14 2018 18:48:06 PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013

4272023 +EDI: SEARS.COM Mar 14 2018 22:48:00 SEARS BANKRUPTCY RECOVERY, PO BOX 20363, KANSAS CITY, MO 64195-0363

4272024 EDI: AISTMBL.COM Mar 14 2018 22:48:00 T-MOBILE BANKRUPTCY DEPT, PO BOX 37380, ALBUQUERQUE, NM 87176

4492155 +EDI: BASSASSOC.COM Mar 14 2018 22:48:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 37

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4272001 CAROLYN A PHILLIPS (DECEASED)  
cr\* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
4272014\* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmil@mwc-law.com

Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com

Celine P DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmil@mwc-law.com

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com

Dorothy L Mott on behalf of Debtor 1 Willie James Phillips, Jr DorieMott@aol.com, KaraGendronECF@gmail.com/mottgendronlaw@gmail.com/bethsnyderecf@gmail.com

Heather Stacey Riloff on behalf of Creditor The Pennsylvania State Employees Credit Union heather@mvrlaw.com, Michelle@mvrlaw.com

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

Kara Katherine Gendron on behalf of Debtor 1 Willie James Phillips, Jr karagendronecf@gmail.com, doriemott@aol.com/mottgendronlaw@gmail.com/bethsnyderecf@gmail.com

Martha E Von Rosenstiel on behalf of Creditor The Pennsylvania State Employees Credit Union marty@mvrlaw.com, diane@mvrlaw.com

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

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Date Rcvd: Mar 14, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1 Willie James Phillips Jr  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6208**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

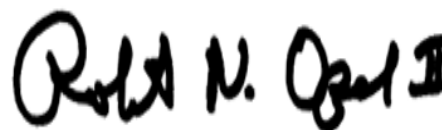
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:13-bk-01095-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Willie James Phillips Jr  
aka Willie James Phillips, fdba Phillips Commercial  
Cleaning

March 14, 2018**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**